

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JACQUELYNN Y JONES-NOWAK

Debtor(s)

Case No. 09-31840

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/28/2009.
- 2) The plan was confirmed on 12/11/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/18/2011.
- 6) Number of months from filing to last payment: 28.
- 7) Number of months case was pending: 30.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,060.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,815.31
Less amount refunded to debtor	\$507.70

**NET RECEIPTS:** **\$14,307.61**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$740.44
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,040.44**

Attorney fees paid and disclosed by debtor: \$200.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC INTERNATIONAL	Unsecured	615.04	NA	NA	0.00	0.00
AMERICAN AIRLINES CU	Unsecured	1,337.00	2,608.83	2,608.83	197.28	0.00
AMERICASH LOANS	Unsecured	900.00	1,278.04	1,278.04	96.65	0.00
CAB SERVICES INC	Unsecured	94.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	1,230.00	1,246.20	1,246.20	94.24	0.00
CARTEGY PAYMENT RECOVERY SVC	Unsecured	185.00	NA	NA	0.00	0.00
CERTEGY PAYMENT RECOVERY INC	Unsecured	185.00	NA	NA	0.00	0.00
CLT FINANCIAL	Unsecured	1,861.00	1,830.86	1,830.86	138.45	0.00
COLUMBIA HOUSE	Unsecured	143.20	NA	NA	0.00	0.00
CONTINENTAL FINANCE	Unsecured	523.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	58.38	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	80.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	277.00	NA	NA	0.00	0.00
FAST CASH ADVANCE	Unsecured	1,678.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	214.00	NA	NA	0.00	0.00
FIRST BK OF DE	Unsecured	522.00	NA	NA	0.00	0.00
GREATER SUBURBAN ACCEPTANCE	Secured	0.00	0.00	0.00	0.00	0.00
IC SYSTEM	Unsecured	128.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	21,210.40	19,579.90	19,579.90	1,480.65	0.00
K JORDAN	Unsecured	263.06	NA	NA	0.00	0.00
KROGER CHECK RECOVERY CENTER	Unsecured	25.00	NA	NA	0.00	0.00
LAGRANGE WOMENS CLINIC	Unsecured	191.64	NA	NA	0.00	0.00
MASSEYS	Unsecured	188.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	102.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	1,843.69	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	570.00	NA	NA	0.00	0.00
MID AMERICA BANK & TRUST	Unsecured	297.00	297.72	297.72	22.51	0.00
MIDLAND CREDIT MGMT	Unsecured	1,108.00	1,110.35	1,110.35	83.96	0.00
NATIONAL RECOVERY AGENCY	Unsecured	360.00	NA	NA	0.00	0.00
ORIZON PATHOLOGY	Unsecured	32.40	NA	NA	0.00	0.00
PFG OF MINNESOTA	Unsecured	58.38	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	623.00	NA	NA	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	540.00	540.39	540.39	40.86	0.00
PREMIER BANKCARD/CHARTER	Unsecured	434.00	434.39	434.39	32.85	0.00
RCS	Unsecured	407.00	NA	NA	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	99.00	NA	NA	0.00	0.00
SAFEWAY CHECKS SERVICES	Unsecured	225.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	17,423.39	17,423.39	17,423.39	6,461.78	1,548.86
SUBURBAN FOOT & ANKLE ASSOC	Unsecured	276.40	NA	NA	0.00	0.00
T MOBILE USA	Unsecured	191.50	NA	NA	0.00	0.00
THE GOOD COOK	Unsecured	15.71	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	913.00	913.58	913.58	69.08	0.00
TIME LIFE	Unsecured	29.99	NA	NA	0.00	0.00
TRS RECOVERY SERVICES	Unsecured	25.00	NA	NA	0.00	0.00
UNITED COLLECTIONS	Unsecured	59.00	NA	NA	0.00	0.00
UNITED COLLECTIONS	Unsecured	31.00	NA	NA	0.00	0.00
UNIVERSAL FIDELITY CORP	Unsecured	169.54	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$17,423.39	\$6,461.78	\$1,548.86
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$17,423.39</b>	<b>\$6,461.78</b>	<b>\$1,548.86</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$29,840.26</b>	<b>\$2,256.53</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,040.44</u>
Disbursements to Creditors	<u>\$10,267.17</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$14,307.61</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/07/2012

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.